

SERFF Tracking Number:	MHPL-126131684	State:	Arkansas
Filing Company:	Mercy Health Plans	State Tracking Number:	42235
Company Tracking Number:	ARPHIINDV/MLAMEND_09		
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005A Individual - Preferred Provider (PPO)
Product Name:	ARPHIINDV/MLAMEND_09		
Project Name/Number:	/		

Filing at a Glance

Company: Mercy Health Plans	SERFF Tr Num: MHPL-126131684	State: ArkansasLH
Product Name: ARPHIINDV/MLAMEND_09	SERFF Status: Closed	State Tr Num: 42235
TOI: H16I Individual Health - Major Medical	Co Tr Num:	State Status: Approved-Closed
Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)	ARPHIINDV/MLAMEND_09	
Filing Type: Form	Co Status:	Reviewer(s): Rosalind Minor
	Authors: Karen Hosack, Suzanne McGinnis	Disposition Date: 05/01/2009
	Date Submitted: 04/28/2009	Disposition Status: Approved-Closed
Implementation Date Requested: 10/01/2009		Implementation Date:
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 05/01/2009	Explanation for Other Group Market Type:
	State Status Changed: 05/01/2009
Deemer Date:	Corresponding Filing Tracking Number:
Filing Description:	
Ms. Rosalind Minor	
Senior Certified Rate and Form Analyst	
Arkansas Insurance Department	
Life and Health Division	

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(PPO)

Product Name: ARPHIINDV/MLAMEND_09
Project Name/Number: /

1200 West Third Street
Little Rock, AR 72201-1904

RE: PHI AR INDIV/AMEND1-09
NAIC: 11529

Dear Rosalind:

I have attached the above Amendment for your review and approval. The Amendment is new and is amends the Comprehensive Individual Health Insurance Policy stated therein. This Amendment is in compliance with the Federal Act cited as "Michelle's Law", which becomes effective on October 9, 2009. Our anticipated effective date for this Amendment will be October 1, 2009.

Please contact me at (314) 214-2342 or by email at khosack@mhp.mercy.net if you have any questions.

Sincerely,

Karen Hosack, MHP, CCP

Company and Contact

Filing Contact Information

Karen Hosack, Compliance Analyst
Mercy Health Plans
Chesterfield, MO 63017

khosack@mhp.mercy.net
(314) 214-2342 [Phone]
(314) 214-8103[FAX]

Filing Company Information

Mercy Health Plans
14528 South Outer Forty Rd.
Suite 300

CoCode: 11529
Group Code:

State of Domicile: Missouri
Company Type: LAH/PPO

SERFF Tracking Number: MHPL-126131684 State: Arkansas
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(PPO)

Product Name: ARPHIINDV/MLAMEND_09
Project Name/Number: /

Chesterfield, MO 63017
(314) 214-8100 ext. [Phone]

Group Name:
FEIN Number: 48-1262342

State ID Number:

<i>SERFF Tracking Number:</i>	<i>MHPL-126131684</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>/</i>		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000109008	\$50.00	04/21/2009

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	05/01/2009	05/01/2009

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State: *Arkansas*

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(PPO)*

Product Name: *ARPHIINDV/MLAMEND_09*

Project Name/Number: */*

Disposition

Disposition Date: 05/01/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MHPL-126131684</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Form	Individual Amendment	Approved-Closed	Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-	PHI AR	Certificate	Individual	Initial			PPO INDIV
Closed	INDIV/AME	Amendmen	Amendment				AMENDMEN
	ND1-09	t, Insert					T-Michelles
		Page,					Law.pdf
		Endorseme					
		nt or Rider					

Mercy Health Plans

**AMENDMENT
Dependent Coverage under “Michelle’s Law”**

**This Amendment applies to the following
Comprehensive Individual Health Insurance Policy:
PHI AR INDIV COC (01/08)**

This document amends the Comprehensive Individual Health Insurance Policy listed above. Except for this amendment, the terms of your Policy continues in full force and effect.

I. Comprehensive Individual Health Insurance Policy, Section 4: *When Coverage Ends*

Insert the following at the end of Section 4:

Coverage of a Dependent child who loses Full-Time Student status due to a medically necessary leave of absence will not terminate until the earlier of:

- ☐ One year from the first day of the medically necessary leave of absence,
or
- ☐ The date on which such coverage would otherwise terminate under the terms of the health plan.

We will ask You to for proof of any medical leave of absence, which must be certified by the Dependent’s attending physician.



Charles S. Gilham, Vice-President
Mercy Health Plans

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Rate Information

Rate data does NOT apply to filing.

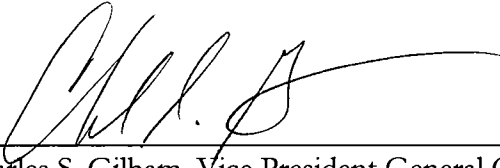
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Supporting Document Schedules

Satisfied -Name:	Flesch Certification	Review Status:	Approved-Closed	05/01/2009
Comments:	See attached R&R 19			
Attachment:	AR Certification RR19.pdf			
Bypassed -Name:	Application	Review Status:	Approved-Closed	05/01/2009
Bypass Reason:	N/A			
Comments:				
Bypassed -Name:	Health - Actuarial Justification	Review Status:	Approved-Closed	05/01/2009
Bypass Reason:	N/A			
Comments:				
Bypassed -Name:	Outline of Coverage	Review Status:	Approved-Closed	05/01/2009
Bypass Reason:	N/A			
Comments:				

CERTIFICATION

I, Charles S. Gilham, am a duly authorized officer of Mercy Health Plans and do hereby certify that, per Rule and Regulation 19 and 42, Section 5 (b), there will be no unfair discrimination with respect to the medical/lifestyle application questions and underwriting standards.



Charles S. Gilham, Vice President General Counsel
Mercy Health Plans
14528 S. Outer 40, Suite 300
Chesterfield, MO 63017
cgilham@mhp.mercy.net
(314) 214-8294

4-27-09

Date